

Form B18 (Official Form 18)(12/03)

**United States Bankruptcy Court**

Eastern District of Pennsylvania  
**Case No. 04-34804-dws**  
**Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Charles J. Lamonica  
aka Charles J. Lamonica Jr.  
930 E. Butler Pike  
Ambler, PA 19002

Social Security No.:

xxx-xx-1689

Employer's Tax I.D. No.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: May 12, 2005

Diane W. Sigmund  
Chief Judge, United States Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0313-2  
Case: 04-34804

User: Eleanor  
Form ID: 180

Page 1 of 1  
Total Served: 14

Date Rcvd: May 12, 2005

The following entities were served by first class mail on May 14, 2005.

db +Charles J. Lamonica, 930 E. Butler Pike, Ambler, PA 19002-4921  
 aty +MICHAEL W. GALLAGHER, 628 East Germantown Pike, Lafayette Hill, PA 19444-1810  
 tr +MARVIN KRASNY, 1650 Arch Street, 22nd Floor, Philadelphia, PA 19103-2003  
 smg +City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept.,  
     1515 Arch Street 15th Floor, Philadelphia, PA 19102-1504  
 smg Commonwealth of PA, Bureau of Accounts Settlements, P.O. Box 8901, Attention: Bankruptcy Unit,  
     Harrisburg, PA 17105  
 smg Trans Union Credit Information, P.O. Box 5000, Crum Lynne, PA 19022-2005  
 smg +U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street,  
     Philadelphia, PA 19106-4404  
 6585905 +Bank Of New York, P.O. Box 6042, Mount Vernon, NY 10558-6042  
 6585907 +Citibank Mastercard, P.O. Box 8107, South Hackensack, NJ 07606-8107  
 6585908 +MBNA America, P.O. Box 15289, Wilmington, DE 19886-5289  
 6585909 +MBNA America Visa, P.O. Box 15286, Wilmington, DE 19886-5286  
 6585910 +Sovereign Bank, P.O. Box 12646, Reading, PA 19612-2646

The following entities were served by electronic transmission on May 13, 2005 and receipt of the transmission was confirmed on:

smg +EDI: IRS.COM May 13 2005 01:14:00 Internal Revenue Service, P.O. Box 21126,  
     Philadelphia, PA 19114-0326  
 6585906 EDI: FIRSTUSA.COM May 13 2005 01:15:00 Bank One Visa, P.O. Box 15153,  
     Wilmington, DE 19886-5153

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2005

Signature:

